




SIGNED THIS 8th day of February, 2023

THIS ORDER HAS BEEN ENTERED ON THE DOCKET.  
PLEASE SEE DOCKET FOR ENTRY DATE.

  
Rebecca B. Connelly  
UNITED STATES BANKRUPTCY JUDGE

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF VIRGINIA  
*Harrisonburg Division*

IN RE:

MARK ALLEN PAUL  
HEDY MATCHETTE PAUL

CASE NO.: 17-50662-RBC  
CHAPTER: 13  
JUDGE: Rebecca B. Connelly

Debtor(s).

\_\_\_\_\_ /

**ORDER RESOLVING MOTION FOR DETERMINATION OF FINAL  
CURE AMOUNT AND PAYMENT PURSUANT TO RULE 3002.1(h)**

THIS MATTER is before the court on the Motion for Determination of Final Cure Amount and Payment Pursuant to Federal Rule 3002.1(h) (“Motion to Determine”), filed by the Debtors on January 5, 2023, and the Response filed by U.S. Bank Trust National Association, as Trustee of the Igloo Series III Trust (“Creditor”).

**WHEREAS**, the Chapter 13 Trustee filed a Notice of Final Cure Payment pursuant to Federal Rule of Bankruptcy Procedure 3002.1(f) on December 5, 2022, giving notice that Creditor’s arrearage claim as detailed on Claim 6 had been paid in full; and,

**WHEREAS**, Creditor filed its Response to the Notice of Final Cure payment pursuant to Federal Rule of Bankruptcy Procedure 3002.1(g) on December 27, 2022, giving

notice that the pre-petition default had been paid in full, but that fees, charges, expenses, escrow, and costs totaling \$5,708.00 remained outstanding; and

**WHEREAS**, the Debtors alleged in the Motion to Determine that certain charges Creditor asserted as due and owing were improper and should not be assessed to the account; and,

**WHEREAS**, the Debtors and Creditor have reached an agreement that the total amount owed on the Debtors' mortgage loan serviced by Creditor shall be reduced to \$4,166.44, which is comprised of \$1,000.00 in outstanding attorney fees and \$3,166.44 in tax disbursements paid by Creditor, and the parties agree that upon full payment of \$4,166.44 the mortgage loan shall be satisfied and paid in full; and,

**WHEREAS**, the Debtors agree to make periodic payments to Creditor to satisfy the \$4,166.44 total amount remaining due;

**NOW THEREFORE**, it is ORDERED that the Debtors shall make the following payments to Creditor:

- a. \$900.00 on February 10, 2023;
- b. \$900.00 on February 24, 2023;
- c. \$900.00 on March 10, 2023;
- d. \$900.00 on March 24, 2023; and
- e. \$566.44 on April 7, 2023.

Payments shall be sent to:

BSI Financial Services  
314 S Franklin St. P.O. Box 517  
Titusville, PA 16354

**IT IS FURTHER ORDERED** that upon receipt of all payments detailed in this Order, the mortgage loan shall be deemed paid in full.

**\*\*END OF ORDER\*\***

**WE ASK FOR THIS:**

/s/ Todd Rich

Todd Rich  
Virginia Bar No. 74296  
3550 Engineering Dr., Suite 260  
Peachtree Corners, GA 30092  
470-289-4347  
trich@mtglaw.com  
*Attorney for Movant*

**SEEN AND AGREED:**

/s/ James M. McMinn FOR:

John Paul Goetz  
86 W. Shirley Avenue  
Warrenton, VA 20186  
Glen Allen, VA 23058  
*Attorney for the Debtors*

**SEEN:**

/s/ Herbert L. Beskin

Herbert L. Beskin  
Chapter 13 Trusteeship  
123 East Main St., Ste. 310  
Charlottesville, VA 22902  
*Chapter 13 Trustee*

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that a true and correct copy of the foregoing was provided via Regular U.S. Mail and/or Electronic Mail (CM/ECF) to the parties listed on the below service list.

**SERVICE LIST**

**Via U.S. Mail**

Mark Allen Paul  
14779 Lee Hwy  
Amissville, VA 20106

Hedy Marchette Paul  
14779 Lee Hwy  
Amissville, VA 20106

**Via CM/ECF electronic service:**

John Paul Goetz  
John Goetz Law, PLC  
86 W. Shirley Avenue  
Warrenton, VA 20186

Herbert L. Beskin  
123 E Main Street, Suite 310  
Charlottesville, VA 22902

**McMichael Taylor Gray, LLC**

/s/ Todd Rich

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